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PATENTS ONLY

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)

1. Rajendra R. RANE, 2. David JUANG, 3. Eduardo J. ALVAREZ and 4. Iwao FUSILLO

2. Name and address of receiving party(ies)

Name: American Express Travel Related Services Company, Inc.

Internal Address: _____

Additional name(s) of conveying party(ies) attached? ☐ Yes ☒ No**3. Nature of conveyance/Execution Date(s):**

1. May 11, 2006, 2. May 11, 2006, 3. May 11, 2006

Execution Date(s) and 4. June 8, 2006

☒ Assignment☐ Merger☐ Security Agreement☐ Change of Name☐ Joint Research Agreement☐ Government Interest Assignment☐ Executive Order 9424, Confirmatory License☐ Other _____

Street Address: 200 Vesey Street

3 World Financial Center

City: New York

State: New York

Country: US Zip: 10285

Additional name(s) & address(es) attached? ☐ Yes ☒ No**4. Application or patent number(s):**☒ This document is being filed together with a new application.

A. Patent Application No.(s)

B. Patent No.(s)

To Be Assigned

Additional numbers attached? ☐ Yes ☒ No**5. Name and address to whom correspondence concerning document should be mailed:**

Name: Sterne, Kessler, Goldstein & Fox P.L.L.C.

Internal Address: c/o Michelle K. Holoubek

Street Address: 1100 New York Avenue, N.W.

City: Washington

State: D.C. Zip: 20005-3934

Phone Number: _____

Fax Number: _____

Email Address: _____

6. Total number of applications and patents involved: 1**7. Total fee (37 CFR 1.21(h) & 3.41) \$40.00**☒ Authorized to be charged by credit card☐ Authorized to be charged to deposit account☒ Enclosed☐ None required (government interest not affecting title)**8. Payment Information**

a. Credit Card Last 4 Numbers 1005

Expiration Date 08/2009

b. Deposit Account Number 19-0036

Sterne, Kessler, Goldstein and
Authorized User Name Fox P.L.L.C.**9. Signature:**

Signature

6/13/06
DateMichelle K. Holoubek
Name of Person SigningTotal number of pages including cover
sheet, attachments, and documents: 4Documents to be recorded (including cover sheet) should be faxed to (571) 273-0140, or mailed to:
Mail Stop Assignment Recordation Services, Director of the USPTO, P.O.Box 1450, Alexandria, V.A. 22313-1450

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PATENT
REEL: 017973 FRAME: 0864

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventors (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **Automatic Classification of Credit Card Customers** filed herewith or was filed on _____ and assigned U.S. Serial No. _____.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, 3 World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;

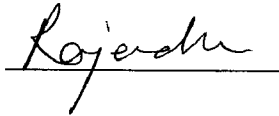
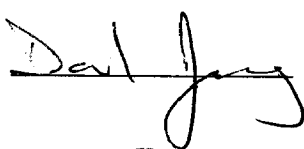

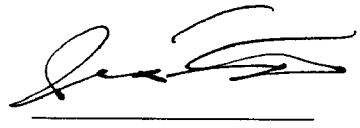
NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of it's subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with **Sterne, Kessler, Goldstein & Fox, P.L.L.C. or American Express Company**, Customer No. 53636, to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

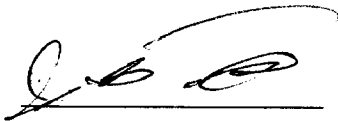
INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Rajendra R. RANE</u>	<u>2016 Plaza Dr.</u> <u>Woodbridge, New Jersey</u> <u>07095</u>		<u>05/11/06</u>
<u>David JUANG</u>	<u>6741 Fleet Street</u> <u>Forest Hills, New York</u> <u>11375</u>		<u>05/11/06</u>
<u>Eduardo J. ALVAREZ</u>	<u>2 Victoria Place</u> <u>West Windsor, New Jersey</u> <u>08550</u>		<u>5/11/06</u>
<u>Iwao FUSILLO</u>	<u>2870 Bay Drive</u> <u>Merrick, New York</u> <u>11566</u>		

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